

WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則的修訂通知

匯立銀行有限公司（「WeLab Bank」或「我們」）謹此通知你，我們就《WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則》作出以下的修訂。

有關提前還款的修訂（「提前還款相關修訂」）將於 2024 年 4 月 1 日生效（「提前還款相關修訂生效日期」）。請細心閱讀以下內容，有關的修訂可能會影響你。以下為概述修訂內容：

提前還款相關修訂：

《WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則》第[6]條「提前還款」

修訂前	<p>6. 提前還款</p> <p>你可在最後供款日前的任何日子提前清還全部（而非部分）貸款的未償還本金。如果你選擇這樣做，你需要支付所有應繳而未付的利息，再加上提前清還的本金餘額的 2% 費用。你亦可能需要償還或交還任何適用的推廣優惠（取決於推廣條款及細則）。</p>
修訂後	<p>6. 提前還款</p> <p>你可在最後供款日前的任何日子提前清還全部（而非部分）貸款的未償還本金。如果你選擇這樣做，你需要支付所有應繳而未付的利息，再加上提前清還的本金餘額的 2% 費用原貸款金額的 3% 費用。你亦可能需要償還或交還任何適用的推廣優惠（取決於推廣條款及細則）。</p>

你亦可點擊此[連結](#)預覽經修訂的 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則供參閱。

由上述修訂的生效日期起，你與我們之間訂立的任何其他條款及細則、合約或文件中對《WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則》的任何引用應被視為對修訂後的 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則，你亦可以在 WeLab Bank App 和 WeLab Bank 網站中「產品特色」>「私人分期貸款」找到修訂後的 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則。

WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則的現行版本將於 2024 年 4 月 1 日起失效。如有需要，你可以點擊此[連結](#)查閱及下載現行版本以供將來參考。

如果你有任何疑問或你想終止任何你的賬戶、償還任何你的貸款或取消你的貸款申請，請致電客戶服務熱線 +852 3898 6988 或電郵至 wecare@welab.bank 與我們聯繫。

如本通知的中英文版有任何歧異，一概以英文版本為準。

WeLab Bank 謹啟

2024 年 2 月 1 日



Notice of Change to WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions

WeLab Bank Limited ("WeLab Bank", "we", "our", "us") would like to notify you the following changes in "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions"

Change related to the early repayment fee ("Early Repayment Fee Related Change") will take effect from 1 April 2024 ("Early Repayment Fee Related Change Effective Date"). Please read the following carefully as the relevant amendments may affect you. The changes are summarized as below for your reference:

Early Repayment Fee Related Terms:

Change in Clause [6] "Early Repayment" under "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions"

Before the change	<p>6. Early Repayment</p> <p>You may repay the outstanding principal of the Loan (in whole but not in part) on any day prior to the final repayment date. If you choose to do so, you will pay all accrued but unpaid interest, plus a fee of 2% on the outstanding Loan principal being repaid. You may also be required to refund or return any applicable promotional offers in case of early repayment (subject to the terms and conditions of such promotional offer(s)).</p>
After the change	<p>6. Early Repayment</p> <p>You may repay the outstanding principal of the Loan (in whole but not in part) on any day prior to the final repayment date. If you choose to do so, you will pay all accrued but unpaid interest, plus a fee of 2% on the outstanding Loan principal being repaid 3% on the original principal amount. You may also be required to refund or return any applicable promotional offers in case of early repayment (subject to the terms and conditions of such promotional offer(s)).</p>

Please refer to this [link](#) for the revised WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions for reference.

Any references to the "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions" in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions from the effective date of such change(s). You may find the revised WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions in the WeLab Bank App and on the WeLab Bank website with the selection of "Features" > "Personal Instalment Loan".

The prevailing version WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions will no longer be valid from 1 April 2024. You may refer to the [link](#) to access and download a copy of the prevailing version for future reference if necessary.

If you have any questions, or should you wish to terminate any of your account(s), repay any of your loan(s) or cancel your application, please contact our Customer Service Hotline at 3898 6988 or email us at wecare@welab.bank.

If there are any discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

WeLab Bank Limited

1 February 2024